
**MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)**

Fiscal Year 2012 Annual Report



Deval L. Patrick, Governor

Timothy P. Murray, Lt. Governor

Aaron Gornstein, Undersecretary

Table of Contents

Executive Summary

Forecast and Fiscal Year 2013 Outlook

Resource Allocation Method (State Funding)

- Table 1: FY 2012 LIHEAP State Supplemental Allocation

Service Delivery Network

Performance Measures and Program Integrity Initiatives

Program Year 2011 – 2012 Highlights

- Home (Heating) Energy Burden
- Table 2: Energy Burden and LIHEAP Assistance
- Chart 1: LIHEAP and Retail Heating Oil Prices

Demand for LIHEAP Assistance

- Chart 2: LIHEAP Application Trends (Number and Types of Applications)

The Impact of LIHEAP Benefits

- Table 3: Heating Assistance (by primary home heating sources)

LIHEAP Eligible Population

- Chart 3: Annual Household Income
- Chart 4: Selected Sources of Household Income

Coordination of LIHEAP and Other Existing Resources

- Leveraging of Non-LIHEAP Resources
- Table 4: Leveraged Resources
- Table 5: LIHEAP Funding

Past and Current Funding Levels

Conclusion

Appendices

References

Executive Summary

Based on information provided by the National Energy Assistance Directors' Association and the Coalition of Northeast Governors, the Massachusetts Department of Housing and Community Development (DHCD) is projecting a Fiscal Year 2013 scenario in which the Low-Income Home Energy Assistance Program (LIHEAP) will experience a reduction in total funding compared to the Fiscal Year 2012.

The Fiscal Year 2012 federal appropriation provided \$3.47 billion for LIHEAP nationally. During Fiscal Year 2012, Massachusetts' proportionate share of LIHEAP federal block grant allocation was \$132.67 million. In February 2012, the Massachusetts State Legislature authorized \$21.19 million in supplemental state LIHEAP funds. Finally, a federal Leveraging grant of \$1.24 million increased the total available resources to \$155.11 million.

To date, Massachusetts has received information that shows that the Low-Income Home Energy Assistance Program (LIHEAP) could be funded below last year's federal appropriation level due to sequestration. A full year Continuing Appropriations Resolution Bill, also known as the Continuing Resolution (CR), was enacted in March 2013, providing funding for federal government operations, including the Low-Income Home Energy Assistance Program (LIHEAP), through September 30, 2013. The bill includes language that specifically authorizes payments at the same rate as provided for in FY 2012, with subject to sequestration measures.

In November 2012, the U.S. Department of Health and Human Services (HHS) announced a proposed allocation for FY 2013 to Massachusetts of \$141,012,000, and released \$126,910,510, or 90%, of that total. A Tribal adjustment reduced the final allocation to \$126,859,726. Once the remaining 10% is released, the total allocation would represent a 5% reduction from the proposed FY 2013 allocation.

In the Fiscal Year 2013 LIHEAP State Plan, as submitted to the U.S. Department Health and Human Services, Office of Community Services, prior to the passage of the CR, DHCD had set the maximum LIHEAP benefit based on the President's federal budget at a conservative \$750 and \$430 per deliverable fuel and utility household respectively - down from \$1,095 for delivered fuel and \$635 for utilities in Fiscal Year 2012. With the passage of the CR and the initial release from HHS, DHCD increased the maximum benefit amount to \$1,125 for delivered fuels and returned the benefit for utilities to \$635 early in the program year. These represents a pro-rata share of an average household's heating bill of 50% and 47% respectively.

The two-tiered benefit scenario allowed delivered fuel and utility households to receive assistance to cover a proportionate share of their heating cost burden. The maximum benefit amounts for all fuels are expected to cover one third of an average household's annual heating bill. This two-tiered structure addresses cost differentials between delivered fuels such as heating oil, kerosene or propane and utility heat, as well as ensures a minimum delivery of 100 gallons of heating oil to an

estimated 58,000 LIHEAP households. (Most delivered fuel companies will not make a delivery of less than 100 gallons). Given persistent caseloads and high heating oil prices over the last two heating seasons, any drastic cut in benefit levels is not desirable.

At the onset of the federal Fiscal Year 2012, two Continuing Resolutions were passed to temporarily fund the federal government, first through November 18, 2011, and then until December 23, 2011. The final Appropriation Act authorized a national allocation of \$3.47 billion or \$132,679,542 for Massachusetts and funded LIHEAP for the remainder of the federal Fiscal Year 2012.

During each of the last two heating seasons, over 235,000 households applied for LIHEAP assistance. Over 200,000 households received LIHEAP benefits during the 2011-2012 heating season. Since 2009, the LIHEAP caseload has grown by 13%. There are many reasons for such growth - besides a slow economy. One such factor was DHCD's decision in 2009 to increase the income eligibility threshold from 200% of the federal poverty level to 60% of Estimated State Median Income (ESMI). This means that a family of four with an income up to \$60,137, for example, is now eligible for LIHEAP. The estimated state median income does not increase significantly from one year to another.

Massachusetts uses a single application for LIHEAP, Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP) and Weatherization Assistance Program. LIHEAP eligibility also opens up the door to investor-owned utility company administered utility discounts and arrearage management programs. The cumulative return on investment of Massachusetts LIHEAP remains high due to this coordinated approach.

Forecast and Fiscal Year 2013 Outlook

DHCD experienced stable but high home heating oil prices during the 2012-2013 heating season. Heating oil prices were volatile but did not increase significantly during the winter months; average prices decreased slightly compared to those experienced in the winter of 2011-2012.

According to the Energy Information Administration (EIA) short term outlook, the average heating oil prices were projected to increase from \$3.68 per gallon in 2011 to \$3.76 in 2012. The EIA reported an average heating oil price of \$3.78 per gallon for 2013.

In September 2012, the CME Group, a market data source projected wholesale heating oil futures prices between \$2.98 and \$3.09 per gallon for the winter months. CME was projecting future prices for February through April 2013 between \$2.99 and 3.30 per gallon. Wholesale prices decreased after April 2013.

The statewide average Margin-Over-Rack (MOR) or LIHEAP-contracted heating oil price was \$3.63 in 2011-2012 compared to \$3.28 in 2010-2011 heating season. This is a 10% increase from the previous fiscal year. The average MOR prices as of December 31, 2012 was \$3.55 per gallon. However it decreased to \$3.287 in April 2013. Massachusetts uses the MOR method, which allows LIHEAP customers to receive deliveries at a discounted price. Prices are announced daily by adding a 40¢ margin over wholesale rack prices, which are ultimately less than the retail prices.

According to Heating Oil Price Surveys conducted by the Massachusetts Department of Energy Resources (DOER), the average retail price of a gallon of heating oil increased to \$3.84 in September 2012 from \$3.65 in October 2011. By January 2013, the average price increased to \$3.94 per gallon and settled at \$3.86 by the end of 2012-2013 heating season. In a two year time span, prices increased by about 94 cents per gallon.

Prices for utility heat remained reasonable during the 2011-2012 heating season. There are indications though that natural gas prices may increase. "Since November, New England has had the highest average spot natural gas prices in the nation," EIA reported in January 2013.

Based on average heating costs data reported to DHCD in Fiscal Year 2012, a LIHEAP utility customer on average spent \$1,100 to heat their home during the 2011-2012 heating season. An oil customer spent up to \$2,800 in heating bills during the same heating season.

LIHEAP applicant households with unemployment income decreased from 10.39% in FY 2011 to 8.17% in FY 2012. It is expected to decrease further with corresponding reductions in the Massachusetts unemployment rate.

Incidences of heating emergencies declined due to early LIHEAP certification and due to a DHCD rule of prioritizing households that have no-heat or are unable to restore heat. Since 2008, heating emergency rates have been steadily declining.

There was a 4.5% decline in new applications in the 2011-2012 heating season. At the same time, most clients who received LIHEAP in the previous heating season reapplied. DHCD expects to observe these trends during the upcoming heating season.

During the 2011-2012 heating season, 200,303 households received a LIHEAP benefit. When the 2012-2013 program year ends on September 30, 2013, Massachusetts LIHEAP will have provided benefits to approximately 190,000 households.

Resource Allocation Method (State Funding)

LIHEAP is a block grant program funded by the U.S. Department of Health and Human Services (HHS). However from time to time, the Massachusetts General Court authorizes supplemental state funding toward LIHEAP. Annual allocations ranged from \$7.5 million in Fiscal Year 2005 to \$21.19 million in Fiscal Year 2012. During Fiscal Year 2012, the Massachusetts General Court authorized a supplemental state allocation of \$21,187,407.

Table 1: FY 2012 LIHEAP State Supplemental Allocation

Total Allocation: \$21,187,407

Fuel Type	Planned Allocation	Percent Allocated	Number of Households Served	Percent Households Served	Maximum Benefit (before State allocation)	Maximum Benefit (after State allocation)	Percent Changed (due to State allocation)
Deliverable Fuel	\$6.99M	33%	65,863	33%	\$1,025	\$1,095	7%
Utilities	\$14.19M	67%	123,758	62%	\$525	\$635	21%
Heat-Included-in-Rent	Included in Above	N/A	10,682	5%	\$525	\$635	21%

As shown in the Table 1 above, due to the state supplemental allocation, DHCD was able to increase the existing benefit amounts from \$1,025 to \$1,095 and \$525 to \$635 for deliverable fuel and utilities respectively.

During Fiscal Year 2012, 33% of the LIHEAP-served households heated their home with deliverable fuel, such as heating oil, propane, kerosene, wood, etc. On the other hand, 62% used utilities such as natural gas or electricity to heat their home. The remaining 5% were heat-included-in-rent tenants.

The state funding increased the deliverable fuel benefits by 7% while the utility and heat-included-in-rent benefits increased by 21%. These adjustments made benefits more equitable along different fuel types. The state allocation was distributed in a manner so that the pro-rata share of the maximum benefit could cover approximately the same percentage of annual heating costs for both delivered fuels and utilities.

Service Delivery Network

The Division of Community Services (DCS) of DHCD is responsible for planning, implementing, providing training and technical assistance, and monitoring the delivery of federal and state anti-poverty, economic development, fuel assistance, and weatherization programs across the Commonwealth, including the Low-Income Home Energy Assistance Program (LIHEAP).

LIHEAP is operated through a network of the 22 local sub-grantee agencies, known as Local Administering Agencies (LAAs). Nineteen of the 22 LAAs are non-profit Community Action Agencies (CAA). One of the three remaining LAA's is a department of a city government and two are regional non-profits. LIHEAP operators are required to maintain accessible intake sites, home visit capacity, general publicity, bilingual assistance for applicants, and use of existing networks to reach out to target households.

DHCD will promote the use of its web-based Benefit Enrollment and Coordination System (BECS) to refer clients to other energy and non-home energy related services that are offered by agencies both within and outside of the LIHEAP service delivery network. This approach will provide opportunities to low-income LIHEAP clients who often need a multitude of services to make long-term positive changes in their household situations.

DHCD's existing partnerships with the Massachusetts Energy Directors Association (MEDA), Massachusetts Association for Community Action (MASSCAP), and Low-income Energy Assistance Network (LEAN) will help maintain and enhance the current level of energy assistance to low-income Massachusetts customers. The program works as a gateway to other energy related services therefore those partnerships are key in maintaining the current level of services to low-income households.

Performance Measures and Program Integrity Initiatives

In response to recent recommendations made at the federal level in the areas of performance measurement and program integrity, DHCD is currently implementing several proactive program management steps. These include:

- Implementation of LIHEAP performance measures,
- Program Integrity training,
- Vendor authentication process, and
- Verification of application information through the Social Security Administration and other means.

During 2011-2012, DHCD completed its participation in the national LIHEAP Program Integrity Work Group that was formed by the U.S. HHS in response to a Government Accounting Office (GAO) review of LIHEAP. Currently, DHCD is participating in the LIHEAP Performance Measures Implementation Work Group, that is tasked with developing an implementation process for measuring the impact of home energy assistance. For example, once implemented, questions such as, *how is LIHEAP reducing the average energy burden? How many households each year are able to restore their home heat due to LIHEAP, or How effective has LIHEAP been in preventing heating emergencies?* As Massachusetts is a cold weather state, this type of information is important in administering LIHEAP.

A Massachusetts Performance Work Group comprised of Local Administering Agency (LAA) program directors is currently developing LIHEAP Program Integrity and Performance Measures implementation business rules.

DHCD will continue to utilize the expertise of the LAA network to develop program verification and reporting capabilities at the local level. This expertise includes utility companies and selected heating oil vendors. On-going participation at local and national levels will further dictate the process beyond the 2012 - 2013 heating season.

Program Year 2011-2012 Highlights

Home (Heating) Energy Burden

During the past several winter heating seasons, especially between 2007 and early 2011, energy prices were on the rise. The rising cost of heating oil and high utility prices disproportionately affect the low-income population of the Commonwealth. DHCD analysis shows that households with income below 100% of the Federal Poverty Level spend 56% of their income on housing and an additional 8.5% to 10% on home heating bills alone. About 32% of all households served by LIHEAP lived at or below the federal poverty line in 2011 - 2012. As it serves households with an average income of \$21,000, LIHEAP assistance plays a critical role in allocating income during the winter months for other essential costs for many low-income Massachusetts residents.

Table 2: Energy Burden and LIHEAP Assistance

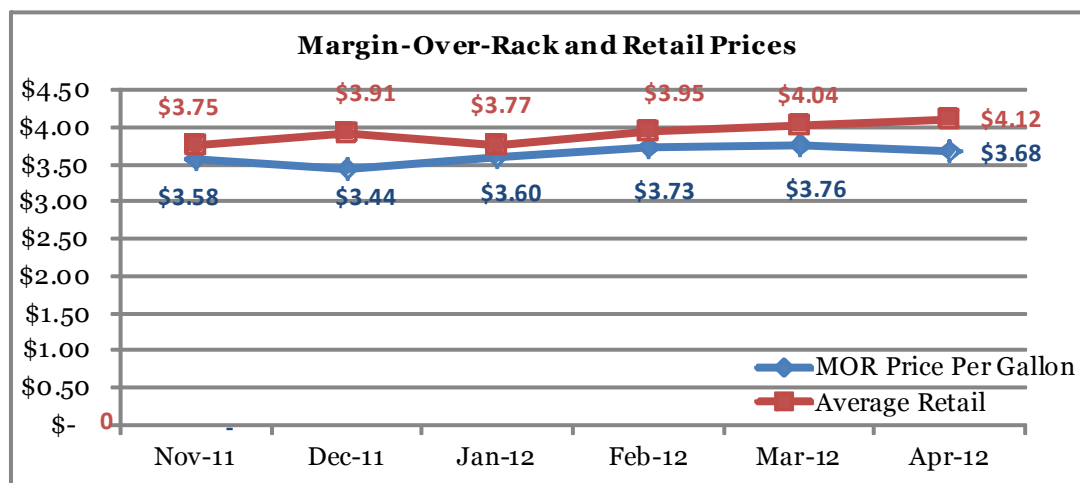
Household Heating Type	Estimated Average Home Heating Costs	Average LIHEAP Benefit	Average Annual Household Income	Gross Energy Burden or percent of income spent on home heating	Net Energy Burden (after LIHEAP assistance)
Delivered Fuel	\$2,800	\$855	\$21,000	13.33%	9.26%
Utilities	\$1,100	\$570	\$21,000	5.23%	3%

As shown above, it is estimated that the Massachusetts Fuel Assistance program reduced the annual energy burden of the program recipient households from 13% to 9% for deliverable fuel and 5% to 3% for utility households in 2011 – 2012. LIHEAP customers who heat their home with Propane usually report the highest heating costs followed by heating oil customers. It is widely accepted that an energy burden (percentage of income paid toward heating costs) of below 6% is considered affordable.

Even though energy prices stabilized at the onset of the 2011 - 2012 heating season, they continued to fluctuate throughout the heating season. For example, on November 1, 2011, the average cost of a gallon of LIHEAP or Margin-Over-Rack (MOR) contracted heating oil was \$3.587. By March 15, 2012, it had increased to \$3.80.

Depending on fuel type, a LIHEAP household, on average may spend between \$1,100 and \$2,800 toward home heating costs during the heating season. After paying for basic necessities, such as rent or mortgage and food, these households usually do not have adequate resources left to pay for their heating costs.

Chart 1: LIHEAP (Margin-Over Rack) and Retail Heating Oil Prices



Sources: DOER Price Surveys and DHCD Announced MOR Prices.

DHCD continued to serve households with income at or below 60% of the estimated State Median Income in Fiscal Year 2012. This allowed LIHEAP-eligible households to receive services under four other major low-income energy initiatives – the heating system repair and replacement program, Weatherization Assistance Program, the Department of Public Utilities (DPU) administered low-income utility discount rates, and the Arrearage Management Programs (AMP). Combined with the DPU's annual utility termination protection and leveraging of private resources, the LIHEAP network can avert any major home energy crisis during the upcoming heating season.

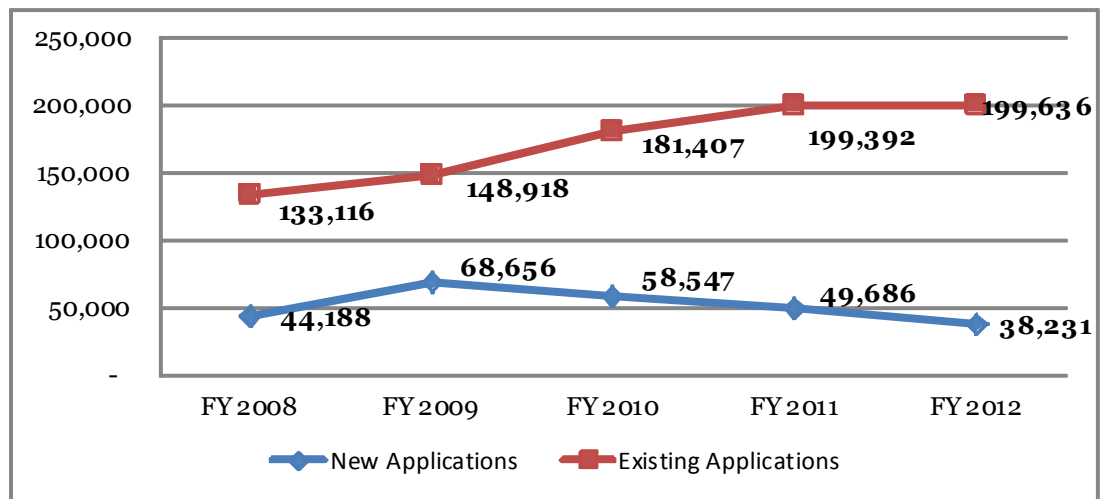
Demand for LIHEAP Assistance

The total number of households who applied for heating assistance increased from 177,304 in Fiscal Year 2008 to 249,078 in Fiscal Year 2011. This was largely a result of a program change. In Fiscal Year 2009, DHCD expanded the income eligibility to include those households earning up to 60% of the estimated State Median Income. During Fiscal Year 2012, the application caseload decreased by 4.5% but it remained high at the 237,000 households mark.

A total of 38,231 households indicated that they were applying for LIHEAP for the first time during the 2011 - 2012 heating season. There was a 5% decrease in new applicants in 2012, but almost all households who received LIHEAP during 2010 – 2011 heating season reapplied in 2011-2012.

The following table illustrates trends of LIHEAP applications received through the 22 sub-grantee agencies during the last five Fiscal Years.

Chart 2: LIHEAP Application Trends (Number and Types of Applications)



The Impact of LIHEAP Benefit

Decreases in federal funding caused DHCD to revisit its benefit determination process. Heating cost data continues to show a significant difference in prices between delivered fuel such as heating oil or propane and utilities. To offset the cost differences between households that primarily heat with delivered fuel and utilities, DHCD issued a two tier benefit level in 2012. During Fiscal Year 2012, DHCD released the maximum benefit levels of \$1,025 for delivered fuel and \$525 for utility households. With a supplemental state allocation in February 2012, DHCD was able to increase those maximum benefits to \$1,095 and \$635 respectively.

Even though the LIHEAP benefit is based on a matrix in which the benefit gradually decreases as

household income increases, in the 2011 – 2012 season, the lowest benefit amount was set to purchase approximately one tank of heating oil. The benefit matrix ensures compliance with a federal requirement that households with the lowest income receive the highest possible amount. On average, an eligible household received \$710 in LIHEAP benefit in Fiscal Year 2012 compared to \$783 in Fiscal Year 2011. Delivered fuel households received an average benefit of \$855. A utility heat household's average benefit was \$570. These reductions in average benefit can be attributed to corresponding overall federal funding cuts from Fiscal Year 2011 to Fiscal Year 2012.

The percentage of a heating bill paid by LIHEAP continues to decline due to rising prices. Furthermore, there is a difference in heating costs reported by oil vendors and what a LIHEAP-assisted household may actually experience. A heating oil customer in Massachusetts uses about 800 gallons of heating oil. At an average price of \$3.50 per gallon, this translates into \$2,800; which is substantially higher than heating costs reported by LIHEAP customers through their oil vendors. A LIHEAP customer often uses more than one oil vendor. At the same time, oil vendors often do not report data for the entire heating season. This can result in an under-estimation of heating costs data.

Furthermore, the cost of heat varies among heating types. For example, in Fiscal Year 2012, on average, a LIHEAP customer paid \$930 and \$1,288 for natural gas and electric heat respectively. Prices for natural gas and electricity remained stable during the 2011 – 2012 heating season.

Table 3: Heating Assistance (by primary home heating sources)

LIHEAP Assisted Households	Heating Oil & Kerosene	Natural Gas	Propane	Electricity	All Other
Percent of households served	31%	53%	2%	9%	5%
Number of households served	61,248	105,403	4,112	18,355	11,185

LIHEAP Eligible Population

According to a 2009 DHCD analysis, there are about 1,680,000 individuals or 800,000 households in Massachusetts that could potentially be eligible to apply for heating assistance. DHCD will continue to review its annual penetration rates, i.e., percentage of income eligible households served by LIHEAP each year using the U.S. Census Bureau estimates.

Not all income eligible Massachusetts residents can receive LIHEAP assistance. For example, low-income tenants living in subsidized housing whose heat is included in rent and pay less than 30% of their income towards rent are not eligible for LIHEAP. Students who live in dormitories or individuals living in a nursing home or homeless shelters are not eligible for LIHEAP assistance as

they do not have an energy burden. Many people who are not eligible for LIHEAP receive discounted rates from their utility companies by contacting a fuel assistance agency or their respective utility company. Many public benefit recipients such as Supplemental Nutritional Assistance Program (SNAP) clients are automatically enrolled in the discounted utility rate program (see Coordination of Non-LIHEAP Resources).

During the 2011-2012 heating season, 237,867 households or about 30% of the estimated income eligible Massachusetts households applied for energy assistance. A total of 468,520 individuals from 200,303 households or approximately 25% of the estimated income eligible Massachusetts households benefited from LIHEAP assistance.

Chart 3: Annual Household Income (Ratio to Federal Poverty Rate and State Median Income)

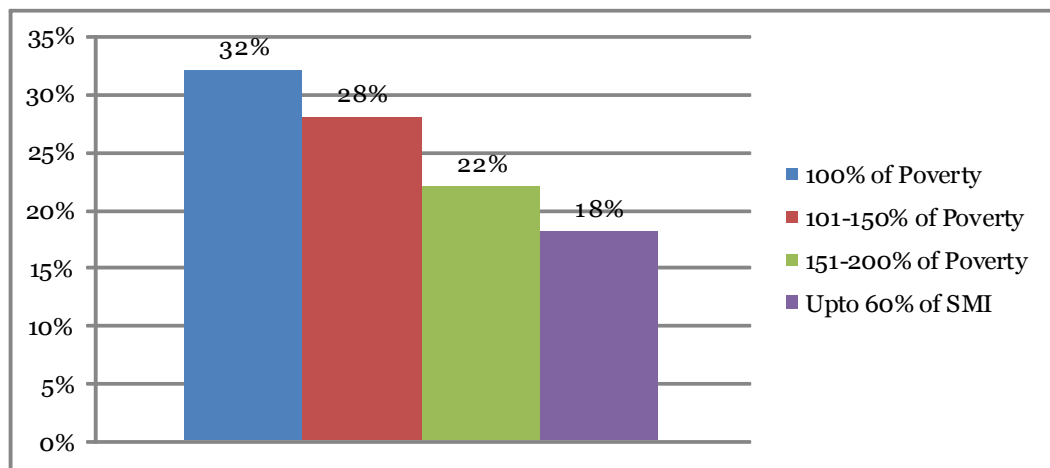
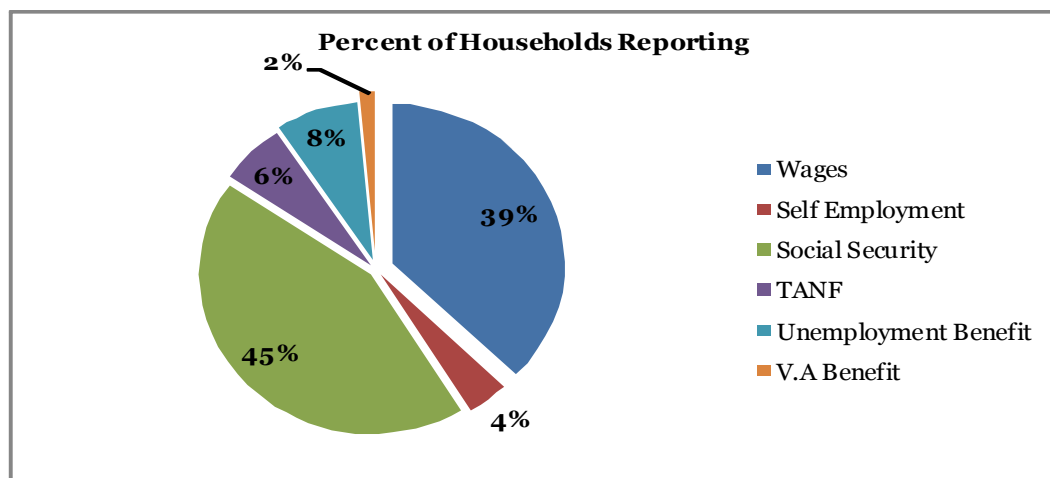


Chart 4: Selected Sources of Household Income



Coordination of LIHEAP and Other Existing Resources

The value of Massachusetts non-LIHEAP leveraging programs is on the rise. Typical non-LIHEAP leveraged resources include donations received from public and private sources, such as investor-owned utility companies, non-profit organizations such as the United Way, private foundations, local banks, and the Massachusetts Association for Community Action (MASSCAP). A few local government entities also provide funds to LIHEAP sub-grantees to offer additional heating assistance to households who exhaust their LIHEAP benefit or are not otherwise eligible for LIHEAP assistance. During 2009, the LIHEAP network leveraged a total of \$109.70 million in non-LIHEAP resources. Leveraging from the same resources however increased significantly to over \$152 million in 2010 - 2011. During Fiscal Year 2012, DHCD was awarded \$1.2 million in Leveraging Incentive Grant by U.S. Department of Health and Human Services. Over the last five years, this award amount has increased by about 60%, primarily due to increases in the same non-LIHEAP leveraged resources and better reporting of those resources to HHS.

Those non-LIHEAP resources included, Low-income Utility Discount Rates, Weatherization Leveraging Funds, United Way Special Fund for Emergency Financial Assistance, Local Fuel Funds, and the Margin-Over-Rack (MOR) oil heat program. The DHCD-administered MOR program allows provider agencies to enroll heating oil vendors to deliver oil to low-income customers at a reduced price. The LIHEAP program usually delivers close to 15 million gallons of heating oil to low-income customers.

LIHEAP assisted households benefit from the utility discount programs. An average low-income customer saves 25% in their utility bills. In 2012, there were approximately 263,000 distinct customer accounts that benefited from the low-income discount rates programs (as reported by the utility companies). In addition to discount utility rates, these companies allocated \$30 million to Weatherization leveraging funds benefiting 15,000 households in 2011. The Utility Low Income Energy Efficiency funding available to the U.S. Department of Energy (DOE) Weatherization Assistance Program Network was approximately \$35 million in the 2011-2012 heating season. During the same time frame, the value of utility discounts to LIHEAP customer was estimated at \$103.60 million.

Table 4: Leveraged Resources

Fiscal Year	Total Leveraged Resources	Percent Increased (from the previous year)
2009	\$109.73 M	32%
2010	\$138.96 M	27%
2011	\$152.98 M	10%

Past and Current Funding Levels

The table below illustrates federal and state funding of LIHEAP for the last three fiscal years and Year-to-Date federal and state funding levels for fiscal year 2013.

The Fiscal Year 2013 LIHEAP State Plan as submitted to U.S. Department of Health and Human Services on August 31, 2012 included an anticipated federal block grant allocation for Massachusetts of \$104,850,000 based on the President's Budget that allocated \$3.0 billion nationally for LIHEAP. In November, DHCD received \$126.91 million from the U.S. Department of Health and Human Services in its Fiscal Year 2013 LIHEAP award. This award was approximately 90% of the state's anticipated allocation of \$141 million. In March 2013, a full year Congressional Continuing Resolution restored the LIHEAP allocation to the 2012 level, though the remaining 10% of the funds are now subject to a 5% reduction due to sequestration. It is anticipated that Massachusetts will receive the remaining LIHEAP funds in June 2013.

In the absence of additional federal and state allocations, the current Fiscal Year 2013 federal award of \$126,859,726 represents an 18% cut in LIHEAP.

Table 5: LIHEAP Funding

Fiscal Year	Total Federal Awards*	Percent changed from the previous year (federal awards)	State Allocation	Maximum Benefit	Percent changed from the previous year
2010	\$197,557,683	-8%	\$0	Delivered Fuel—\$1,240 Utilities—	-17% -29%
2011	\$183,776,315	-7%	\$0	Delivered Fuel—\$1,090 Utilities—\$915	-12% -13%
2012	\$133,924,380	-27%	\$21,187,407	Delivered Fuel—\$1,095 Utilities—	+0.46% -31%
2013	\$126,859,726	-5%	\$0	Delivered Fuel—\$1,125 Utilities—\$635	+3% 0%

* Includes all award types.

Conclusion

LIHEAP is a major federal program. This Administration supports federal funding of the program at its authorized level. Massachusetts has consistently advocated for full federal funding, which would have brought additional support to the state. The Administration recognizes the importance of LIHEAP as a resource for Massachusetts residents yet at the same time the state is also tasked with balancing fiscal concerns with programmatic priorities.

Appendices

Fiscal Year 2013 Income Eligibility and Benefit Level Chart, November 2012.

<http://www.mass.gov/hed/docs/dhcd/cd/liheap/chart-fy2013.pdf>

Fiscal Year 2012 Income Eligibility and Benefit Level Chart, February 24, 2012.

<http://www.mass.gov/hed/docs/dhcd/cd/liheap/chart-fy2012.pdf>

Fiscal Year 2012 LIHEAP Household Served (Map)

References

PUBLIC LAW 112-175—SEPT. 28, 2012 126. 112th Congress. U.S. Government Printing Office. 8 Jan 2013. <<http://www.gpo.gov/fdsys/pkg/PLAW-112publ175/pdf/PLAW-112publ175.pdf>>

Short-term Energy Outlook. U.S. Energy Information Administration. 28 May 2013. <<http://www.eia.gov>>

Market Data. CME Group. 1 Oct 2012 and 12 Feb 2013. <<http://www.cmegroup.com/?gclid=CISdhbjcpLUCFVCd4AoduhIAQA>>

Fiscal Year 2011 LIHEAP Legislative Report. Massachusetts Department of Housing & Community Development. 8 Jan 2013. <<http://www.mass.gov/hed/docs/dhcd/cd/liheap/fy2011liheaplegislativereport.pdf>>

LIHEAP Clearinghouse Program Integrity Working Group (LPIWG) Report. U.S. Department of Health and Human Services, Administration for Children & Families, Office of Community Services. 11 Feb 2013. <<http://www.acf.hhs.gov/programs/ocs/resource/liheap-clearinghouse-program-integrity-working-group-lpiwg-report>>

Update on the New LIHEAP Performance Measures, IM-2011-11. U.S. Department of Health and Human Services, Administration for Children & Families, Office Community Services. 1 Oct 2012. <<http://www.acf.hhs.gov/programs/ocs/resource/update-on-the-new-liheap-performance-measures>>

Massachusetts Retail Heating Oil Prices. Massachusetts Executive Office of Energy and Environmental Affairs. 1 Oct 2012 and 8 Jan 2013. <<http://www.mass.gov/eea/energy-utilities-clean-tech/home-auto-fuel-price-info/heating-oil-price-surveys.html>>

LIHEAP Margin-Over-Rack Pricing. Massachusetts Department of Housing & Community Development. 5 May 2013. <http://ocd-app-003/liheap_admin/default.aspx>.

LIHEAP Information Memorandum 2010-11 U.S. Department of Health and Human Services, Administration for Children & Families, Office of Community Services. 12 Feb. <http://archive.acf.hhs.gov/programs/ocs/liheap/guidance/information_memoranda/im10-11.html>